

<b>FORM B1</b> <b>United States Bankruptcy Court</b> <b>Middle District of Pennsylvania</b>		<b>Voluntary Petition</b>																							
Name of Debtor (if individual, enter Last, First, Middle): <b>HARDIMAN, SCOTT J.</b>		Name of Joint Debtor (Spouse)(Last, First, Middle): <b>HARDIMAN, EVELYN</b>																							
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																							
Soc. Sec./Tax I.D. No. (if more than one, state all): <b>XXX-XX-3152</b>		Soc. Sec./Tax I.D. No. (if more than one, state all): <b>XXX-XX-2596</b>																							
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>90 JACKSON ROAD</b> <b>MIDDLEBURG, PA 17842</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>90 JACKSON ROAD</b> <b>MIDDLEBURG, PA 17842</b>																							
County of Residence or of the Principal Place of Business: <b>SNYDER</b>		County of Residence or of the Principal Place of Business: <b>SNYDER</b>																							
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																							
Location of Principal Assets of Business Debtor (if different from street address above):																									
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>																									
<b>Venue (Check any applicable box)</b> <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																									
<b>Type of Debtor (Check all boxes that apply)</b> <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)</b> <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding																							
<b>Nature of Debts (Check one box)</b> <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		<b>Filing Fee (Check one box)</b> <input checked="" type="checkbox"/> Full Filing Fee Attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																							
<b>Chapter 11 Small Business (Check all boxes that apply)</b> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)		THIS SPACE IS FOR COURT USE ONLY  <div style="writing-mode: vertical-rl; transform: rotate(180deg);">           FILED            APR - 8 AM 10:55            U.S. BANKRUPTCY COURT         </div> <div style="font-family: cursive; font-size: 1.2em; margin-top: 20px;">             O. Buffington           </div>																							
<b>Statistical/Administrative Information (Estimates only)</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																									
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Estimated Number of Creditors</td> <td style="text-align: center;">1-15</td> <td style="text-align: center;">16-49</td> <td style="text-align: center;">50-99</td> <td style="text-align: center;">100-199</td> <td style="text-align: center;">200-999</td> <td style="text-align: center;">1000-over</td> </tr> <tr> <td></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>			Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>									
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**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s): **SCOTT J. HARDIMAN, EVELYN HARDIMAN****Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)**

Location

Where Filed: **NONE**

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)**

Name of Debtor:

**NONE**

Case Number:

Date Filed:

District:

Relationship:

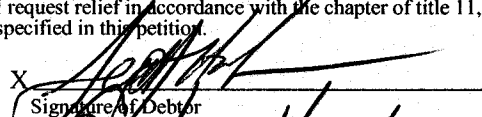
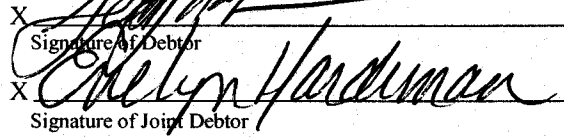
Judge:

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X   
Signature of DebtorX   
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

**Signature of Attorney**X   
Signature of Attorney for Debtor(s)**Daniel J. Rheam, Esq., 25627**

Printed Name of Attorney for Debtor(s) / Bar No.

**Law Office of Daniel J. Rheam, Esq.**

Firm Name

**533 N. Derr Drive Lewisburg, PA 17837**

Address

**(570) 524-2344****(570) 524-0944**

Telephone Number

Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X **Not Applicable**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

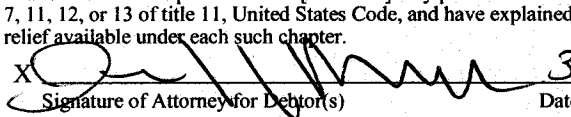
**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X   
Signature of Attorney for Debtor(s)

Date

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

**Not Applicable**

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X **Not Applicable**

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Name of Debtors: **SCOTT J. HARDIMAN**  
**EVELYN HARDIMAN**

Case Number:

NAME(S) OF ATTORNEY(S) DESIGNATED TO REPRESENT DEBTOR

**DANIEL J. RHEAM, ESQ.**

**25627**

**United States Bankruptcy Court  
Middle District of Pennsylvania**

In re **SCOTT J. HARDIMAN**

**EVELYN HARDIMAN**

Case No.

Chapter **13**

**SUMMARY OF SCHEDULES**

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 118,000.00		
B - Personal Property	YES	3	\$ 41,301.00		
C - Property Claimed as Exempt	YES	2			
D - Creditors Holding Secured Claims	YES	1		\$ 118,850.00	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$ 92,438.48	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 4,975.26
J - Current Expenditures of Individual Debtor(s)	YES	2			\$ 4,231.08
Total Number of sheets in ALL Schedules ➤		19			
Total Assets ➤			\$ 159,301.00		
Total Liabilities ➤				\$ 211,288.48	

In re: **SCOTT J. HARDIMAN**  
Debtor

**EVELYN HARDIMAN**

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
RESIDENCE SITUATE AT 90 JACKSON ROAD MIDDLEBURG, PA 17842	Fee Owner	H	\$ 118,000.00	\$ 96,250.00

Total >

\$ 118,000.00

(Report also on Summary of Schedules.)

Arrow Appraisal Associates  
160 Arch Street  
Sunbury, PA 17801

6/19/02

Comerstone Municipal Mortgage  
1850 Street Road  
Bensalem, PA 19020

RE: Property: 90 Jackson Road  
Middleburg, PA 17842  
Name: Scott Hardiman  
File No. Hardiman.June  
Case No.

Dear Ron,

In accordance with your request, I have personally inspected and prepared an appraisal report of the real property located at:

90 Jackson Road

The purpose of this appraisal is to estimate the market value of the property described in the body of this appraisal report.

Enclosed, please find the appraisal report which describes certain data gathered during our investigation of the property. The methods of approach and reasoning in the valuation of the various physical and economic factors of the subject property are contained in this report.

An inspection of the property and a study of pertinent factors, including valuation trends and an analysis of neighborhood data, led the appraiser to the conclusion that the market value, as of 6/17/02 is:

\$ 118,000

The opinion of value expressed in this report is contingent upon the limiting conditions attached to this report.

It has been a pleasure to assist you. If I may be of further service to you in the future, please let me know.

Respectfully submitted,

  
Douglas J. Croft

In re **SCOTT J. HARDIMAN**

**EVELYN HARDIMAN**

Case No. \_\_\_\_\_

Debtor

(If known)

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		<b>CASH</b>	<b>J</b>	<b>50.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>CHECKING ACCOUNT SWINEFORD NAT BANK</b>	<b>J</b>	<b>200.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>BED, 2 DRESSERS 100.00</b> <b>BED, 2 DRESSERS 75.00</b> <b>BED, 2 DRESSERS 75.00</b> <b>2 DESKS 50.00</b> <b>TABLE, 4 CHAIRS 75.00</b> <b>HUTCH 75.00</b> <b>WASHER/DRYER 75.00</b> <b>REFRIGERATOR 150.00</b> <b>STOVE 75.00</b> <b>MICROWAVE 25.00</b> <b>FREEZER 40.00</b> <b>COUCH, LOVESEAT</b> <b>CHAIR 150.00</b> <b>END TABLE 20.00</b> <b>ENTERT.CENTER 50.00</b> <b>2 T.V.'S 75.00</b> <b>STEREO 50.00</b> <b>DVD 40.00</b> <b>2 VCR'S 40.00</b> <b>RIDING MOWER 200.00</b> <b>PUSHMOWER 25.00</b> <b>OUTDOOR FURNT. 50.00</b> <b>TOOLS 400.00</b> <b>GRILLE 40.00</b>	<b>J</b>	<b>1,955.00</b>
		<b>COMPUTER, PRINTER, SCANNER</b>	<b>J</b>	<b>250.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>CLOTHING</b>	<b>J</b>	<b>600.00</b>
7. Furs and jewelry.		<b>DIAMOND RING</b>	<b>W</b>	<b>2,500.00</b>

In re **SCOTT J. HARDIMAN**

**EVELYN HARDIMAN**

Case No. \_\_\_\_\_

Debtor

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	<b>X</b>			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		<b>SUPPORT PAYMENT</b>	<b>H</b>	<b>1,096.00</b>
17. Other liquidated debts owing debtor including tax refunds. Give particulars.		<b>2003 TAX REFUND</b>	<b>J</b>	<b>3,000.00</b>
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			



In re **SCOTT J. HARDIMAN**

**EVELYN HARDIMAN**

Case No. \_\_\_\_\_

Debtor

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.			<b>W</b>	<b>0.00</b>
		<b>1997 FORD EXPEDITION</b>	<b>W</b>	<b>12,075.00</b>
		<b>1999 DODGE RAM PICKUP</b>	<b>H</b>	<b>16,575.00</b>
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.	<b>X</b>			
27. Machinery, fixtures, equipment and supplies used in business.	<b>X</b>			
28. Inventory.	<b>X</b>			
29. Animals.		<b>2 PAINT HORSES</b>	<b>J</b>	<b>2,000.00</b>
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			
33. Other personal property of any kind not already listed. Itemize.		<b>2 SADDLES</b>	<b>J</b>	<b>200.00</b>
		<b>HORSE TRAILER</b>	<b>J</b>	<b>800.00</b>
<div style="display: flex; justify-content: space-between;"> <span><u>2</u> continuation sheets attached</span> <span>Total</span> </div>				<b>\$ 41,301.00</b>

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re **SCOTT J. HARDIMAN**

**EVELYN HARDIMAN**

Case No. \_\_\_\_\_

Debtor.

(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(1)

Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**

☐ 11 U.S.C. § 522(b)(2)

Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
1997 FORD EXPEDITION	11 USC § 522(d)(2)(C)	5,075.00	12,075.00
1999 DODGE RAM PICKUP	11 USC § 522(d)(2)	475.00	16,575.00
2 PAINT HORSES	11 USC § 522(d)(5)	2,000.00	2,000.00
2 SADDLES	11 USC § 522(d)(5)	200.00	200.00
2003 TAX REFUND	11 USC § 522(d)(5)	3,000.00	3,000.00
BED, 2 DRESSERS 100.00 BED, 2 DRESSERS 75.00 BED, 2 DRESSERS 75.00 2 DESKS 50.00 TABLE, 4 CHAIRS 75.00 HUTCH 75.00 WASHER/DRYER 75.00 REFRIGERATOR 150.00 STOVE 75.00 MICROWAVE 25.00 FREEZER 40.00 COUCH, LOVESEAT CHAIR 150.00 END TABLE 20.00 ENTERT.CENTER 50.00 2 T.V.'S 75.00 STEREO 50.00 DVD 40.00 2 VCR'S 40.00 RIDING MOWER 200.00 PUSHMOWER 25.00 OUTDOOR FURNT. 50.00 TOOLS 400.00 GRILLE 40.00	11 USC § 522(d)(3)	1,955.00	1,955.00
CASH	11 USC § 522(d)(5)	50.00	50.00
CHECKING ACCOUNT SWINEFORD NAT BANK	11 USC § 522(d)(5)	200.00	200.00
CLOTHING	11 USC § 522(d)(3)	600.00	600.00

In re **SCOTT J. HARDIMAN**

**EVELYN HARDIMAN**

Case No. \_\_\_\_\_

Debtor.

(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
COMPUTER, PRINTER, SCANNER	11 USC § 522(d)(5)	250.00	250.00
DIAMOND RING	11 USC § 522(d)(4)	2,300.00	2,500.00
HORSE TRAILER	11 USC § 522(d)(5)	800.00	800.00
RESIDENCE SITUATE AT 90 JACKSON ROAD MIDDLEBURG, PA 17842	11 USC § 522(d)(1)	21,750.00	118,000.00
SUPPORT PAYMENT	11 USC § 522(d)(5)	1,096.00	1,096.00

In re: **SCOTT J. HARDIMAN****EVELYN HARDIMAN**

Case No. \_\_\_\_\_

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>0019148386</b> <b>COMMUNITY BANKS</b> <b>PO BOX 233</b> <b>HANOVER, PA 17331</b>	<b>H</b>	<b>Security Agreement</b> <b>1999 DODGE RAM PICKUP</b>  <b>VALUE \$16,575.00</b>		<b>X</b>		<b>16,100.00</b>	<b>0.00</b>
ACCOUNT NO. <b>68021541</b> <b>HARLEYSVILLE NAT BANK</b> <b>PO BOX 546</b> <b>HARLEYSVILLE, PA 19438</b>	<b>W</b>	<b>Security Agreement</b> <b>1997 FORD EXPEDITION</b>  <b>VALUE \$12,075.00</b>		<b>X</b>		<b>6,500.00</b>	<b>0.00</b>
ACCOUNT NO. <b>WELLS FARGO HOME MORTGAGE</b> <b>PO BOX 10335</b> <b>DES MOINES, IA 50306-0335</b>	<b>H</b>	<b>09/01/2002</b> <b>Mortgage</b> <b>RESIDENCE SITUATE AT</b> <b>90 JACKSON ROAD</b> <b>MIDDLEBURG, PA 17842</b>  <b>VALUE \$118,000.00</b>		<b>X</b>		<b>96,250.00</b>	<b>0.00</b>

☐ Continuation sheets attached

Subtotal >  
(Total of this page)  
Total >  
(Use only on last page)

**\$118,850.00****\$118,850.00**

(Report total also on Summary of Schedules)

In re: **SCOTT J. HARDIMAN**

Debtor

**EVELYN HARDIMAN**

Case No. \_\_\_\_\_

(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Other Priority Debts**

\* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 Continuation sheets attached

In re: **SCOTT J. HARDIMAN**  
Debtor

**EVELYN HARDIMAN**

Case No. \_\_\_\_\_

(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.								

Sheet no. 1 of 1 sheets attached to Schedule of Creditors Holding Priority Claims

Subtotal  
(Total of this page) >

**\$0.00**

Total >

**\$0.00**

(Use only on last page of the completed Schedule E.)

(Report total also on Summary of Schedules)

In re: **SCOTT J. HARDIMAN**  
Debtor**EVELYN HARDIMAN**Case No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H	09/23/2003		X		16,400.00
ABN AMRO MORTGAGE GROUP 7159 CORKLAN DRIVE JACKSONVILLE, FL 32258		DEFICIENCY ON REAL ESTATE SITUATE AT 140 N ELLSWORTH ST. ALLENTOWN, PA 18102				
LAW OFFICES OF PULEO & D'EMI 660 SENTRY PARKWAY SUITE 210 BLUE BELL, PA 19422						
ACCOUNT NO. 373498462972006	J	09/01/2000		X		7,913.57
AMERICAN EXPRESS PO BOX 1270 NEWARK, NJ 07101-1270		CHARGES				
RISK MANAGEMENT ALTERNATIVES PO BOX 182919 COLUMBUS, OH 43218-2919						
ACCOUNT NO. 39JU1V	J	09/01/2000		X		4,203.63
BANK OF AMERICA PO BOX 5270 CAROL STREAM, IL 60197-5270		CHARGES				
NCO FINANCIAL SYSTEMS PO BOX 41457 PHILADELPHIA, PA 19101-1457						
ACCOUNT NO. 44147120020162108	J	09/01/2000		X		6,996.61
BANK ONE PO BOX 15153 WILMINGTON, DE 19886-5153		CHARGES				

4 Continuation sheets attached

Subtotal &gt;

Total &gt;

**\$35,513.81**

In re: **SCOTT J. HARDIMAN**  
Debtor

**EVELYN HARDIMAN**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4417120020162108</b>  <b>BANK ONE CARDMEMBER SERV</b> <b>PO BOX 15153</b> <b>WILMINGTON, DE 19886-5153</b>	<b>J</b>	<b>09/01/2000</b> <b>CHARGES</b>		<b>X</b>		<b>6,927.38</b>
ACCOUNT NO. <b>5291152026098786</b>  <b>CAPITAL ONE BANK</b> <b>PO BOX 85147</b> <b>RICHMOND, VA 23276</b>  <b>ASSOCIATED RECOVERY SYSTEMS</b> <b>PO BOX 469048</b> <b>ESCONCIDO, CA 92046-9048</b>	<b>J</b>	<b>09/01/2000</b> <b>CHARGES</b>		<b>X</b>		<b>678.66</b>
ACCOUNT NO. <b>4155572063374519</b>  <b>CAPITAL ONE BANK</b> <b>PO BOX 85147</b> <b>RICHMOND, VA 23276</b>  <b>NATIONAL ASSET MANAGEMENT</b> <b>PO BOX 724747</b> <b>ATLANTA, GA 31139</b>	<b>J</b>	<b>09/01/2000</b> <b>CHARGES</b>		<b>X</b>		<b>980.02</b>
ACCOUNT NO. <b>4388642059738990</b>  <b>CAPITAL ONE BANK</b> <b>PO BOX 85147</b> <b>RICHMOND, VA 23276</b>	<b>J</b>	<b>09/01/2000</b> <b>CHARGES</b>		<b>X</b>		<b>3,586.47</b>
ACCOUNT NO. <b>5260210010645405</b>  <b>CHASE</b> <b>PO BOX 15583</b> <b>WILMINGTON, DE 19886-1194</b>	<b>J</b>	<b>09/01/2000</b> <b>CHARGES</b>		<b>X</b>		<b>4,396.05</b>

Sheet no. 1 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

**\$16,568.58**



In re: **SCOTT J. HARDIMAN**

Debtor

**EVELYN HARDIMAN**

Case No. \_\_\_\_\_

(If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H

(6/90)

In re: **SCOTT J. HARDIMAN**  
Debtor

**EVELYN HARDIMAN**

Case No. \_\_\_\_\_

(If known)

## SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

In re **SCOTT J. HARDIMAN, EVELYN HARDIMAN**  
Debtor

Case No. \_\_\_\_\_

(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: <b>MARRIED</b>		DEPENDENTS OF DEBTOR AND SPOUSE		
Debtor's Age: <b>39</b>	NAMES	AGE	RELATIONSHIP	
Spouse's Age: <b>35</b>	<b>ELYSSA HARDIMAN</b>	<b>14</b>	<b>DAUGHTER</b>	
	<b>SCOTT HARDIMAN, JR.</b>	<b>10</b>	<b>SON</b>	
	<b>ANITA HARDIMAN</b>	<b>8</b>	<b>DAUGHTER</b>	
EMPLOYMENT: DEBTOR		SPOUSE		
Occupation	<b>GENERAL MANAGER</b>	<b>BILLING CLERK</b>		
Name of Employer	<b>NATIONAL BEEF</b>	<b>ROBERT CRAVITZ, ESQ.</b>		
How long employed	<b>3/2001 TO PRESENT</b>	<b>9/01 TO PRESENT</b>		
Address of Employer	<b>SELINGSGROVE, PA 17870</b>	<b>SELINGSGROVE, PA 17870</b>		

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions  
(pro rate if not paid monthly.)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify) \_\_\_\_\_

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm  
(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the  
debtor's use or that of dependents listed above.

Social security or other government assistance  
(Specify) \_\_\_\_\_

Pension or retirement income

Other monthly income

(Specify) \_\_\_\_\_

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME

**\$ 4,975.26**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

**NONE**

DEBTOR

SPOUSE

\$ **5,833.27** \$ **432.26**

\$ **0.00** \$ **0.00**

\$ **5,833.27** \$ **432.26**

\$ **1,106.85** \$ **93.88**

\$ **89.53** \$ **0.00**

\$ **0.00** \$ **0.00**

\$ **0.00** \$ **0.00**

\$ **1,196.38** \$ **93.88**

\$ **4,636.89** \$ **338.37**

\$ **0.00** \$ **0.00**

\$ **0.00** \$ **0.00**

\$ **0.00** \$ **0.00**

\$ **0.00** \$ **0.00**

\$ **0.00** \$ **0.00**

\$ **0.00** \$ **0.00**

\$ **0.00** \$ **0.00**

\$ **4,636.89** \$ **338.37**

In re **SCOTT J. HARDIMAN, EVELYN HARDIMAN**

Case No. \_\_\_\_\_

Debtor

(If known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>772.58</u>
Are real estate taxes included?	Yes _____ No <u>✓</u>		
Is property insurance included?	Yes _____ No <u>✓</u>		
Utilities Electricity and heating fuel		\$	<u>300.00</u>
Water and sewer		\$	<u>12.00</u>
Telephone		\$	<u>100.00</u>
Other <b>CELL PHONES</b>		\$	<u>50.00</u>
<b>GARBAGE</b>		\$	<u>25.00</u>
<b>INTERNET</b>		\$	<u>15.00</u>
<b>SATELLITE</b>		\$	<u>60.00</u>
Home maintenance (repairs and upkeep)		\$	<u>50.00</u>
Food		\$	<u>600.00</u>
Clothing		\$	<u>150.00</u>
Laundry and dry cleaning		\$	<u>75.00</u>
Medical and dental expenses		\$	<u>100.00</u>
Transportation (not including car payments)		\$	<u>200.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>125.00</u>
Charitable contributions		\$	<u>200.00</u>
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	<u>50.00</u>
Life		\$	<u>60.00</u>
Health		\$	<u>0.00</u>
Auto		\$	<u>135.00</u>
Other _____		\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)			
(Specify) _____		\$	<u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)			
Auto		\$	<u>377.00</u>
Other <b>TRUCK PAYMENT</b>		\$	<u>422.00</u>
Alimony, maintenance or support paid to others		\$	<u>0.00</u>
Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
Other <b>LUNCHES</b>		\$	<u>60.00</u>
<b>PERSONAL CARE</b>		\$	<u>80.00</u>
<b>PETCARE</b>		\$	<u>50.00</u>
<b>SCHOOL LUNCHES</b>		\$	<u>82.50</u>
<b>TRUCK/CAR MAINTENANCE</b>		\$	<u>80.00</u>

In re **SCOTT J. HARDIMAN, EVELYN HARDIMAN**

Case No. \_\_\_\_\_

Debtor

(If known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 4,231.08

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	<u>4,975.26</u>
B. Total projected monthly expenses	\$	<u>4,231.08</u>
C. Excess income (A minus B)	\$	<u>744.18</u>
D. Total amount to be paid into plan each	\$	<u>784.00</u>

\_\_\_\_\_  
Monthly  
(interval)

In re: **SCOTT J. HARDIMAN**  
**XXX-XX-3152**

**EVELYN HARDIMAN**  
**XXX-XX-2596**

Case No.

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of  
page, and that they are true and correct to the best of my knowledge, information, and belief.

**19** sheets plus the summary

Date: 3/30/04

Signature

  
**SCOTT J. HARDIMAN**

Date: 3/30/04

Signature

  
**EVELYN HARDIMAN**

[If joint case, both spouses must sign]

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C §§ 152 and 3571.

# UNITED STATES BANKRUPTCY COURT

Middle District of Pennsylvania

In re: **SCOTT J. HARDIMAN**  
**XXX-XX-3152**

**EVELYN HARDIMAN**  
**XXX-XX-2596**

Case No. \_\_\_\_\_  
Chapter **13**

## STATEMENT OF FINANCIAL AFFAIRS

### 1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
95,166.93	NATIONAL BEEF HUSBAND DEPARTMENT STORE ROBERT CRAVITZ, ESQ. WIFE	2002
115,274.00	NATIONAL BEEF HUSBAND ROBERT CRAVITZ, ESQ. WIFE	2003
8,532.84	NAITONAL BEEF HUSBAND ROBERT CRAVITZ, ESQ WIFE	2004

### 2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
5,850.00	RENTAL INCOME	2002

### 3. Payments to creditors

None ☐ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
COMMUNITY BANKS PO BOX 233 HANOVER, PA 17331	MADE MONTHLY PAYMENTS OF \$422.00 FOR DEC, 2003, JAN. FEB. 2004	1,266.00	16,100.00

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
HARLEYSVILLE NAT BANK PO BOX 546 HARLEYSVILLE, PA 19438	MADE MONTHLY PAMENTS OF \$377.00 FOR DEC. 2003, JAN. FEB. 2004	1,131.00	6,500.00
WELLS FARGO DES MOINES, IA 50306	MADE MONTHLY PAYMENTS OF \$772.58 FOR DEC. 2003, JAN. FEB. 2004	2,316.84	

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
--	----------------------	-------------	-----------------------

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
------------------------------------	----------------------	---------------------------------	--------------------------

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
--	--------------------	---

#### 5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	---	---



NAME AND ADDRESS  
OF CREDITOR OR SELLER  
**ABN AMRO MORTGAGE GROUP**  
**7159 CORKLAN DRIVE**  
**JACKSONVILLE, FL 32258**

DATE OF REPOSSESSION,  
FORECLOSURE SALE  
TRANSFER OR RETURN  
**09/26/2003**

DESCRIPTION  
AND VALUE OF  
PROPERTY  
**REAL ESTATE SITUATE AT**  
**140 N ELLSWORTH STREET**  
**ALLENTOWN, PA**  
**\$63,416.00**

## 6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF ASSIGNEE

DATE OF  
ASSIGNMENT

TERMS OF  
ASSIGNMENT  
OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS  
OF CUSTODIAN

NAME AND ADDRESS  
OF COURT  
CASE TITLE & NUMBER

DATE OF  
ORDER

DESCRIPTION  
AND VALUE OF  
PROPERTY

## 7. Gifts

None



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF PERSON  
OR ORGANIZATION

RELATIONSHIP  
TO DEBTOR,  
IF ANY

DATE  
OF GIFT

DESCRIPTION  
AND VALUE OF  
GIFT

## 8. Losses

None



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION  
AND VALUE OF  
PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF  
LOSS WAS COVERED IN WHOLE OR IN PART  
BY INSURANCE, GIVE PARTICULARS

DATE OF  
LOSS

## 9. Payments related to debt counseling or bankruptcy

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS  
OF PAYEE

DATE OF PAYMENT,  
NAME OF PAYOR IF  
OTHER THAN DEBTOR

AMOUNT OF MONEY OR  
DESCRIPTION AND VALUE  
OF PROPERTY

**AMERICAN DEBT MANAGEMENT  
PO BOX 994  
SYSOSSET, NY 11791**

**MADE 42 PAYMENTS OF  
\$1,558.00**

**65,436.00**

## 10. Other transfers

None



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,  
RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY  
TRANSFERRED  
AND VALUE RECEIVED

## 11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF INSTITUTION

TYPE AND NUMBER  
OF ACCOUNT AND  
AMOUNT OF FINAL BALANCE

AMOUNT AND  
DATE OF SALE  
OR CLOSING

## 12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF BANK OR  
OTHER DEPOSITORY

NAMES AND ADDRESSES  
OF THOSE WITH ACCESS  
TO BOX OR DEPOSITORY

DESCRIPTION  
OF  
CONTENTS

DATE OF TRANSFER  
OR SURRENDER,  
IF ANY

## 13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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#### 14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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#### 15. Prior address of debtor

None



If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
RR #1, BOX 454 PORT TREVORTON, PA 17864	SCOTT & EVEY HARDIMAN	5/2001-8/2002

#### 16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None  
☒

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None  
☒

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

### 18. Nature, location and name of business

None  
☒

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None  
☒

NAME	ADDRESS
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\* \* \* \* \*

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 3-30-04

Date 3-30-04

Signature  
of Debtor

SCOTT J. HARDIMAN

Signature  
of Joint  
Debtor

EVELYN HARDIMAN

UNITED STATES BANKRUPTCY COURT

In re:

Case No.

Chapter

Exhibit "C"

Amended-Exhibit "C"

*[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]*

Exhibit "C" to Voluntary Petition

1. Identify and briefly describe all real or personal property owned by or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

UNITED STATES BANKRUPTCY COURT  
Middle District of Pennsylvania

In re: **SCOTT J. HARDIMAN**  
**XXX-XX-3152**

**EVELYN HARDIMAN**  
**XXX-XX-2596**

Case No. \_\_\_\_\_  
Chapter **13**

Debtors

**DISCLOSURE OF COMPENSATION OF ATTORNEY  
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>2,500.00</u>
Prior to the filing of this statement I have received	\$	<u>500.00</u>
Balance Due	\$	<u>2,000.00</u>

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) [Other provisions as needed]

**None**

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

**AMENDMENTS AND ADVERSARIALS**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 3/30/04

  
Daniel J. Rheam, Esq., Bar No. 25627

Law Office of Daniel J. Rheam, Esq.  
Attorney for Debtor(s)

**United States Bankruptcy Court**  
**Middle District of Pennsylvania**  
**NOTICE TO INDIVIDUAL CONSUMER DEBTOR**

The purpose of this notice is to acquaint you with the four chapters of the Federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

**Chapter 7: Liquidation (\$155.00 filing fee plus \$30.00 administrative fee plus \$15.00 trustee surcharge)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed the certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income**  
**(\$155.00 filing fee plus \$30.00 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

**Chapter 11: Reorganization (\$800.00 filing fee)**

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer (\$200.00 filing fee)**

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.

I, the debtor, affirm that I have read this notice

3-30-04  
Date 3-30-04  
Date

SCOTT J. HARDIMAN, Debtor  
EVELYN HARDIMAN, Joint Debtor

Case Number \_\_\_\_\_



# STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. SECT. 341

## INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of --

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts;
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may effect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

## WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every six (6) years.

## WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as ten (10) years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed bankruptcy.

## WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within sixty (60) days after the first meeting of creditors.